BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales · Charity number 1109088

Details

Status	Registered
Legal form	Charitable company
Company number	05290088
Registered	2005-04-18
Register	View on the Charity Commission register

Contact

Address	The William Elder Building 56-58 Castlegate Berwick Upon Tweed TD15 1JT
Phone	01289303366
Email	info@berwicktrust.org.uk
Website	www.berwicktrust.org.uk

Downloaded from opencharities.uk/ew/1109088

Activities

Objects: FOR THE PUBLIC BENEFIT WITHIN THE AREA OF BERWICK-UPON-TWEED, SPITTAL, TWEEDMOUTH, ORD, SCREMERSTON, AND SURROUNDING COMMUNITIES WITH THE FOLLOWING OBJECTS:A. TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND ECONOMIC CIRCUMSTANCES.B. TO PROVIDE OR ASSIST IN THE PROVISION OF HOUSING ACCOMMODATION FOR PERSONS IN CONDITIONS OF NEED, POVERTY, OR DISTRESS, INCLUDING THOSE SUFFERING FROM PHYSICAL OR MENTAL DISABILITIES, ON TERMS APPROPRIATE TO THEIR MEANS.C. TO RELIEVE SICKNESS AND POVERTY.D. TO PROMOTE THE ADVANCEMENT OF EDUCATION AND LEARNING, INCLUDING TRAINING IN SKILLS RELEVANT TO SECURING EMPLOYMENT.E. TO ADVANCE PUBLIC EDUCATION IN THE ARTS.F. TO PROVIDE FACILITIES FOR PUBLIC RECREATION OR OTHER LEISURE TIME OCCUPATION IN THE INTERESTS OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.G. TO PRESERVE, REPAIR AND MAINTAIN FOR THE BENEFIT OF THE GENERAL PUBLIC BUILDINGS OF HISTORICAL, ARCHITECTURAL OR CONSTRUCTIONAL INTEREST.H. TO PROTECT OR CONSERVE THE ENVIRONMENT AND TO ADVANCE THE EDUCATION OF THE PUBLIC WITH PARTICULAR REFERENCE TO THE PROTECTION OF THE ENVIRONMENT.I. TO PROMOTE SUCH OTHER CHARITABLE PURPOSES FOR THE GENERAL BENEFIT OF THE PUBLIC OR SECTIONS OF THE PUBLIC (INCLUDING INDIVIDUAL COMMUNITIES DEFINED BY THE GEOGRAPHICAL AREAS IN WHICH THEY LIVE OR WORK OR THEIR ETHNIC ORIGINS) AS THE COMPANY SHALL THINK FIT.PROVIDED THAT IN FURTHERANCE OF ALL OR ANY OF THE ABOVE OBJECTS THE COMPANY SHALL HAVE THE POWER TO PROMOTE PROVIDE OR ASSIST ACTIVITIES OUTSIDE THE AREA REFERRED TO ABOVE WHERE IT IS OF THE OPINION THAT TO DO SO WILL BENEFIT THE INHABITANTS OF THE SAID AREA.THROUGHOUT THIS MEMORANDUM 'CHARITABLE' MEANS CHARITABLE IN ACCORDANCE WITH THE LAW OF ENGLAND AND WALES PROVIDED THAT IT WILL NOT INCLUDE ANY PURPOSE WHICH IS NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005. FOR THE AVOIDANCE OF DOUBT, THE SYSTEM OF LAW GOVERNING THE CONSTITUTION OF THE CHARITY IS THE LAW OF ENGLAND AND WALES.

Activities: We deliver projects and services meeting the economic, social and environmental needs of the people of Berwick-upon-Tweed. We provide advice and training to people seeking employment. We manage the local foodbank, provide benefit advice and advocate on behalf of residents with local agencies. We manage a community building and run economic development projects.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Downloaded from opencharities.uk/ew/1109088

Geography

- **Area of benefit:** BERWICK-UPON-TWEED, SPITTAL, TWEEDMOUTH, ORD, SCREMERSTON, AND SURROUNDING COMMUNITIES
- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£328,033	£322,771	-	-
2023-12-31	£423,501	£427,234	-	-
2022-12-31	£375,384	£389,672	-	-
2021-12-31	£362,186	£454,081	-	-
2020-12-31	£610,444	£626,521	£1,555,524	23

Trustees

Name	Role	Appointed
Keith Barrington Siseman	Chair	2016-03-21
Colette Janet Maria Harper		2018-06-01
David Purvis		2020-03-01
David Roderick Harper		2018-06-01
Joan Montgomery		2022-04-11
John Fisher		2018-09-28
Lucy Hodgson		2024-08-12
Michael Crawford		2021-09-21

Downloaded from opencharities.uk/ew/1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales - Charity number 1109088

Accounts

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Page
Reference and Administrative Details	1
Chairman's Report	2
Report of the Trustees	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10 to 11
Notes to the Financial Statements	12 to 19
Detailed Statement of Financial Activities	20 to 21

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2024

TRUSTEES	K B Siseman - Chair D R Harper J Fisher Ms C J M Harper D R Purvis M Crawford Ms C M Handley (resigned 12/8/2024) Ms J G Montgomery L Hodgson (appointed 12/8/2024)
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
INDEPENDENT EXAMINER	J.H. Greenwood & Company Chartered Accountants Ava Lodge Castle Terrace Berwick Upon Tweed Northumberland TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

In my first annual report as chair, I am pleased to announce a year of consolidation and progress.

We have continued to strengthen and improve the Berwick foodbank and 'Here for you' community services. These have been complimented by provision of beach wheelchairs at Spittal to improve access to the beach for those with mobility challenges.

Our support of local tourism via 'Visit Berwick' has been widely acknowledged and appreciated. Our work on encouraging tourism continues at pace.

Commercial income via tenancies and rental of space at the William Elder building has remained broadly stable and our operational deficit, the difference between income and costs, has reduced.

Financial sustainability of the Trust is always at the forefront of our thinking and actions.

In addition, we have achieved a significant funding commitment towards transforming the Old Brewery in Tweedmouth into an incubation centre for local art and artisans. The progress and delivery of this project will be a key focus for the coming year.

Finally, I would like to thank Becci Murray and her team for their continued efforts on behalf of the Trust. Without their energy, enthusiasm and commitment it would be extremely challenging for the organisation to achieve its goals.

Keith Siseman

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES & ACTIVITIES

The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses, and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works, or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held monthly during the year and reports on the Trust finances and an update from the Operations Director were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

STRATEGIC REPORT

Achievements and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income.

In addition to the office space, the building has three fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in Partnership, the Methodist Church for their Sunday services and a Muslim Prayer Group. This also doubles as a conference room for meetings and group bookings of up to 75 people. The medium sized room and the smaller interview rooms are let out to various local organisations, community groups and businesses on a regular or casual basis. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. These spaces have been widely used during the year and provide a key meeting facility in the town.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in North Northumberland to develop community renewable energy projects and initiatives. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. Five grants were awarded during the year to the value of £26,068. A sum of £127k remains in the fund for distribution. We have received a number of enquiries regarding future applications and these have looked at and approved in principal awaiting formal applications.

Here for You
This is one of the primary services through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. The staff continue to offer both telephone and face to face meetings, some customers, who find the telephone offer easier, and those who require extra support receive face to face engagement on a one-to-one basis. The service is made possible in part by generous funding from Bernicia Housing and their community fund. In addition there is internal funding from Berwick Food Bank to support their clients who frequently benefit from the Here for You service providing "wrap around" support.

Food Bank
The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of cash, online via Localgiving and regular BACS donations, as well as food, either donated directly or via collection points. In 2024 Berwick food bank also partnered with Fareshare and we signed up to collect surplus food from Aldi through the Neighbourly program. Using the surplus food from these, we created a "Sharing Corner" in our foyer, this ensures that no food goes to waste, allowing the general public and those who may be not comfortable accessing the Food Bank for a full parcel, to access the food.

During 2024 there were 472 parcels distributed and a further 34 Christmas hampers requested by partner organisations in December. The service continues to take a holistic approach to the challenges that residents face and continues to refer clients who they consider require advice on budgeting/benefits etc.to the Here For You service. This referral allows in depth discussions to take place with staff who are experienced in this field and enables the best way forward for the client to be identified. Accessing the food bank continues to be by an "open door" approach and avoids any restrictive referral processes.

Childcare Provision
In April 2024 Northumberland County Council did not renew our contract for the childcare provision at the Berwick Family Hub. Whilst this was disappointing for the Trust, it meant that all staff at the Family hub would be able to access the same training opportunities and benefits as those employed by the County Council.

Northern Food Partnership
The Trust continues to be involved in the Northern Food Partnership, linking food provisions, food banks and delivering sustainable food options in the Northumberland area. £13,726 of this fund remains to develop these initiatives, and this continues to fund ongoing activities under this umbrella.

General Community Support and Engagement
The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. This is achieved through applying the depth of knowledge and understanding of the Trustees and staff in supporting the town's development.

Old Brewery Tweedmouth
The Trust continues to own this building as no previous sale had been made. In April 2024 an application for funding was made to the CCZ to develop the building, to provide a set of artist spaces with a gallery and educational facility. This application was unsuccessful, but the Trust started the process of seeking further funding to make this project happen.

Tourism Project
Liberty, the Tourism Officer, has worked hard during 2024 building relationships with businesses and festivals promoting their offer, events and Berwick upon Tweed as a whole. Many establishments signed up for a yearly subscription to the VisitBerwick website and are also actively promoted via Social Media. The cost of the service has been partly met through financial support from the Town Council, the income from the ongoing subscriptions with the balance being funded by the Trust as part of its commitment to the promotion of the town.

The Lookout
The tenant is now running a very successful business in the premises and 2024 was the second year of operation. This is producing useful income for the Trust but importantly it gives the Trust access to a building in a strategically important area of the town.

Marygate/Hide Hill Property
The properties continue to provide a stream of revenue to support the Trust's work. In August the retail tenant at 2 Hide Hill left the premises before the end of his lease term, a new tenant has yet to be secured, and the property remains empty. We will aim to fill this in 2025, either as a pop-up shop run by the Trust itself or with a new business.

Spittal Beach Wheelchairs
The project is predominantly operated by a bank of volunteers, we continue to work with BANE (Beach Access North East) who facilitate this via their booking system.

Management of Risks
The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building, The Old Brewery, The Lookout and the Marygate/Hide Hill properties, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the previous ongoing turbine income.

FINANCIAL REVIEW

Results for the Year
The overall income of the Trust during the period was £329,233 (2023 £423,501) with expenditure of £322,771 (2023 £427,234) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances
The balances on the individual funds are set out in Note 17 to the accounts.

Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £321,082 (2023 £318,762) of which £291,930 (2023 £289,384) is represented by Tangible Assets and £29,152 (2023 £29,378) is represented by the unspent money in the specified projects. £1,130,988 (2023 £1,126,846) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2025
Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank.
- Community engagement on a range of projects set up to benefit the town.
- The continued operation of the William Elder Building for the benefit of the Community.
- The development and future use of The Old Brewery and The Lookout.
- Continue to provide beach wheelchair access at Spittal for residents and visitors.
- A continuing review of the current plans/policies/procedures of the Trust.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 87 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 8 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2024 BCT employed 6 members of staff headed by an Operations Director who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Operations Director reports to the Board, and the Chair meets regularly with the Operations Director to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank and beach wheelchair project.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102 (effective 1 January 2019).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's accountants are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the accountants are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

Disclosure of information to the Independent Reviewer
We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's independent accountants are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant information and to establish that the company's independent accountants are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors. 10 March 2025 Signed on its behalf by:

K B Siseman - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

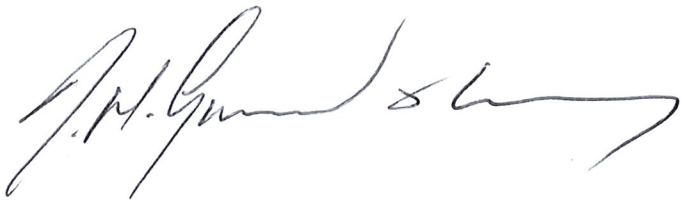
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



M McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

12 March 2025

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/24 Total funds £	31/12/23 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	62,776	24,064	28,866	115,706	110,515
Charitable activities	5					
Charitable activities		10,489	-	66,962	77,451	202,219
Other trading activities	3	63,133	-	1,180	64,313	70,739
Investment income	4	70,563	-	-	70,563	40,028
Total		206,961	24,064	97,008	328,033	423,501
EXPENDITURE ON						
Raising funds	6	18,020	-	-	18,020	6,886
Charitable activities	7					
Charitable activities		175,064	34,999	94,688	304,751	420,348
Total		193,084	34,999	94,688	322,771	427,234
NET INCOME/(EXPENDITURE)		13,877	(10,935)	2,320	5,262	(3,733)
RECONCILIATION OF FUNDS						
Total funds brought forward		938,873	187,973	318,762	1,445,608	1,449,341
TOTAL FUNDS CARRIED FORWARD		952,750	177,038	321,082	1,450,870	1,445,608

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED (REGISTERED NUMBER: 05290088)

BALANCE SHEET
31 DECEMBER 2024

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/24 Total funds £	31/12/23 Total funds £
FIXED ASSETS						
Tangible assets	12	152,611	1,051	291,930	445,592	446,559
Investment property	14	347,220	-	-	347,220	338,022
		499,831	1,051	291,930	792,812	784,581
CURRENT ASSETS						
Debtors	15	20,022	1,011	-	21,033	33,930
Cash at bank and in hand		467,769	174,976	29,152	671,897	666,866
		487,791	175,987	29,152	692,930	700,796
CREDITORS						
Amounts falling due within one year	16	(34,872)	-	-	(34,872)	(39,769)
NET CURRENT ASSETS		452,919	175,987	29,152	658,058	661,027
TOTAL ASSETS LESS CURRENT LIABILITIES		952,750	177,038	321,082	1,450,870	1,445,608
NET ASSETS		952,750	177,038	321,082	1,450,870	1,445,608
FUNDS	17					
Unrestricted funds					1,129,788	1,126,846
Restricted funds					321,082	318,762
TOTAL FUNDS					1,450,870	1,445,608

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 March 2025 and were signed on its behalf by:

K B Siseman - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Plant and machinery	-	Straight line over 4 years
Computer equipment	-	Straight line over 4 years

Investment property
Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS AND LEGACIES

	31/12/24	31/12/23
	£	£
Donations	47,842	53,379
Gift aid	1,726	-
Grants	66,138	57,076
Commission on sales as donations	-	60
	115,706	110,515

Grants received, included in the above, are as follows:

	31/12/24	31/12/23
	£	£
NCC Community Chest	1,500	-
Tesco Groundwork Token Scheme	1,125	-
BerwickTown Council	7,500	-
Northumberland County Council	39,999	34,525
GrantScape	-	19,551
Community Foundation	1,014	1,000
Newcastle Building Society	-	2,000
The Southern Upland Partnership	1,000	-
Bernica Homes	15,000	-
Community Foundation	(1,000)	-
	66,138	57,076

£1,000 was repaid to the Community Foundation, this related to a grant for a project which the Trust were unable to fulfill in the required timescale.

3. OTHER TRADING ACTIVITIES

	31/12/24	31/12/23
	£	£
Event income	1,180	-
Rents and services	31,213	44,981
Casual room hire	31,920	25,758
	64,313	70,739

4. INVESTMENT INCOME

	31/12/24	31/12/23
	£	£
Commercial rents received	44,434	13,688
Deposit account interest	26,129	26,340
	70,563	40,028

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/12/24 £	31/12/23 £
Childcare services	Charitable activities	77,451	202,219

6. RAISING FUNDS

Investment management costs

	31/12/24 £	31/12/23 £
Property repairs	7,713	4,714
Property insurance	8,664	1,484
Costs of letting	336	688
Bad debts	1,307	-
	18,020	6,886

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	301,517	3,234	304,751

8. SUPPORT COSTS

	Governance costs £
Charitable activities	3,234

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/24 £	31/12/23 £
Depreciation - owned assets	6,936	5,517

continued...

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

11. STAFF COSTS

	31/12/24	31/12/23
	£	£
Wages and salaries	168,084	277,122
Social security costs	8,217	14,411
Other pension costs	4,424	8,000
	180,725	299,533

The average monthly number of employees during the year was as follows:

	31/12/24	31/12/23
Employed in charitable activities	8	15

No employees received emoluments in excess of £60,000.

12. TANGIBLE FIXED ASSETS

	Freehold property	Plant and machinery	Computer equipment	Totals
	£	£	£	£
COST				
At 1 January 2024	716,076	21,069	36,264	773,409
Additions	-	5,969	-	5,969
At 31 December 2024	716,076	27,038	36,264	779,378
DEPRECIATION				
At 1 January 2024	281,126	13,962	31,762	326,850
Charge for year	-	4,446	2,490	6,936
At 31 December 2024	281,126	18,408	34,252	333,786
NET BOOK VALUE				
At 31 December 2024	434,950	8,630	2,012	445,592
At 31 December 2023	434,950	7,107	4,502	446,559

continued...

13. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

14. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2024	338,022
Additions	9,198
At 31 December 2024	347,220
NET BOOK VALUE	
At 31 December 2024	347,220
At 31 December 2023	338,022

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Trade debtors	9,248	18,629
Prepayments and accrued income	11,785	15,301
	21,033	33,930

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Trade creditors	4,308	1,211
Social security and other taxes	2,048	8,821
Accruals and deferred income	28,516	29,737
	34,872	39,769

continued...

17. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	938,873	13,877	952,750
Food bank - Designated	25,842	16,134	41,976
Core Legacy - Designated	152,131	(27,069)	125,062
Repairs fund - designated	10,000	-	10,000
	1,126,846	2,942	1,129,788
Restricted funds			
Young Carer's scheme	1,462	-	1,462
Safe Steps	3,626	(1,656)	1,970
NCC Communities Together	13,726	-	13,726
William Elder	285,000	-	285,000
Beach Wheelchairs	12,149	(2,922)	9,227
Defibrillator - Restricted	2,109	(393)	1,716
Bridge 400	690	7,291	7,981
	318,762	2,320	321,082
TOTAL FUNDS	1,445,608	5,262	1,450,870

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	206,961	(193,084)	13,877
Food bank - Designated	24,064	(7,930)	16,134
Core Legacy - Designated	-	(27,069)	(27,069)
	231,025	(228,083)	2,942
Restricted funds			
Restricted - Childcare	66,961	(66,961)	-
Safe Steps	-	(1,656)	(1,656)
Beach Wheelchairs	-	(2,922)	(2,922)
Defibrillator - Restricted	-	(393)	(393)
Bridge 400	30,047	(22,756)	7,291
	97,008	(94,688)	2,320
TOTAL FUNDS	328,033	(322,771)	5,262

continued...

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	929,189	9,684	938,873
Food bank - Designated	16,054	9,788	25,842
Core Legacy - Designated	164,837	(12,706)	152,131
Repairs fund - designated	10,000	-	10,000
	1,120,080	6,766	1,126,846
Restricted funds			
Young Carer's scheme	6,672	(5,210)	1,462
Three Fields Resident Ass	296	(296)	-
Safe Steps	3,626	-	3,626
NCC Communities Together	13,726	-	13,726
William Elder	285,000	-	285,000
Tourism Project	4,047	(4,047)	-
Beach Wheelchairs	13,393	(1,244)	12,149
Defibrillator - Restricted	2,501	(392)	2,109
Bridge 400	-	690	690
	329,261	(10,499)	318,762
TOTAL FUNDS	1,449,341	(3,733)	1,445,608

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,893	(181,209)	9,684
Food bank - Designated	33,102	(23,314)	9,788
Core Legacy - Designated	-	(12,706)	(12,706)
	223,995	(217,229)	6,766
Restricted funds			
Restricted - Childcare	189,031	(189,031)	-
Young Carer's scheme	-	(5,210)	(5,210)
Three Fields Resident Ass	-	(296)	(296)
Tourism Project	9,375	(13,422)	(4,047)
Beach Wheelchairs	-	(1,244)	(1,244)
Defibrillator - Restricted	-	(392)	(392)
Bridge 400	1,100	(410)	690
	199,506	(210,005)	(10,499)
TOTAL FUNDS	423,501	(427,234)	(3,733)

continued...

18. OTHER FINANCIAL COMMITMENTS

Held within general funds are balances on donations and grants which were received and, although not restricted, were ringfenced for specific expenses, these expenses had not been incurred by the year end. At the year end this amount was £1,875 from the Town Council to promote tourism in the area.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	31/12/24 Total funds £	31/12/23 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	31,475	16,367	47,842	53,379
Gift aid	1,726	-	1,726	-
Grants	53,639	12,499	66,138	57,076
Commission on sales as donations	-	-	-	60
	86,840	28,866	115,706	110,515
Other trading activities				
Event income	-	1,180	1,180	-
Rents and services	31,213	-	31,213	44,981
Casual room hire	31,920	-	31,920	25,758
	63,133	1,180	64,313	70,739
Investment income				
Commercial rents received	44,434	-	44,434	13,688
Deposit account interest	26,129	-	26,129	26,340
	70,563	-	70,563	40,028
Charitable activities				
Childcare services	10,489	66,962	77,451	202,219
Total incoming resources	231,025	97,008	328,033	423,501
EXPENDITURE				
Investment management costs				
Property repairs	7,713	-	7,713	4,714
Property insurance	8,664	-	8,664	1,484
Costs of letting	336	-	336	688
Bad debts	1,307	-	1,307	-
	18,020	-	18,020	6,886
Charitable activities				
Wages	115,870	52,214	168,084	277,122
Social security	4,150	4,067	8,217	14,411
Pensions	2,858	1,566	4,424	8,000
Rent, rates and water	18,101	-	18,101	17,459
Insurance	4,496	716	5,212	4,640
Light and heat	4,120	-	4,120	4,830
Carried forward	149,595	58,563	208,158	326,462

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	31/12/24 Total funds £	31/12/23 Total funds £
Charitable activities				
Brought forward	149,595	58,563	208,158	326,462
Telephone	2,982	138	3,120	2,771
Postage and stationery	1,186	110	1,296	741
Sundries	4,223	226	4,449	5,739
Equipment repairs and renewals	1,303	158	1,461	917
Computer and IT costs	2,022	-	2,022	1,141
Staff Training	24	1,656	1,680	562
Travel costs	459	133	592	121
Promotional activities	400	2,924	3,324	170
Food bank purchases	2,084	-	2,084	3,013
Special event costs	-	19,422	19,422	-
Professional fees	4,863	9,114	13,977	17,235
Bank charges	445	-	445	934
Property repairs	4,554	-	4,554	27,260
Property insurance	1,928	-	1,928	7,017
Donations made	26,069	-	26,069	17,194
Plant and machinery	2,202	2,244	4,446	3,023
Computer equipment	2,490	-	2,490	2,494
	206,829	94,688	301,517	416,794
Support costs				
Governance costs				
Accountancy and legal fees	3,234	-	3,234	3,554
Total resources expended	228,083	94,688	322,771	427,234
Net expenditure	2,942	2,320	5,262	(3,733)

This page does not form part of the statutory financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales - Charity number 1109088

Accounts

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Page
Reference and Administrative Details	1
Chairman's Report	2
Report of the Trustees	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10 to 11
Notes to the Financial Statements	12 to 19
Detailed Statement of Financial Activities	20 to 21

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2023

TRUSTEES	D R Harper - Chair J Fisher Ms C J M Harper Ms S A Holborn (resigned 31/8/2023) D R Purvis K B Siseman M Crawford D P Inglis (resigned 10/1/2023) Ms C M Handley Ms J G Montgomery
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
INDEPENDENT EXAMINER	J.H. Greenwood & Company Chartered Accountants Ava Lodge Castle Terrace Berwick Upon Tweed Northumberland TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

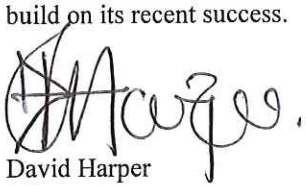
CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Last year saw two resignations from the Board of Trustees, Sally Holburn and Daniel Inglis. On behalf of the staff and fellow Board members, I would like to express my thanks to them for their valued contribution. The Trust also saw the departure of one of its most valued and longest serving officers, Ian Guthrie. Ian was the Trust's Finance Officer and he had been part of the Trust almost from its inception. On behalf of everyone at the Trust, I wish Ian a long and enjoyable retirement. His role has been filled by Joanne Douglas who Ian had mentored over the past few years. This arrangement has ensured that the Trust will continue to receive a very high level of fiscal management and forecasting and I have every confidence that Joanne will fulfil the role admirably. There was one further officer resignation, Freya Herriott and we thank and wish her every success for the future. Her role as Tourism Officer has been filled by Liberty Holloway, welcome Liberty.

Thankfully, the profound effects of COVID have all but disappeared and usage of the William Elder Building has now returned to its pre COVID levels. Regrettably, however, there have been a number of lingering negative impacts which along with the current economic pressures on some households has resulted in continued high levels of demand on the services offered by the Trust. It is pleasing to think that the Trust can help in such circumstances, whether it be in terms of the Food Bank, or the wider range of social assistance on offer.

Last year saw the Trust acquire a multi occupant High Street property portfolio. This acquisition further strengthens the Trust's financial position and has allowed it to support a local artist cooperative, Serendipity. Work continues on "The Lookout" and a number of possible schemes for its development are now being actively considered.

Finally, I would like to express, on behalf of the Board, my sincere thanks to Becci Murray and her team for their excellent work over the past twelve months and I have every confidence that this year will see the Trust continue to build on its recent success.



David Harper

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102 (second edition - October 2019)) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

OBJECTIVES & ACTIVITIES

The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses, and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works, or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held monthly during the year and reports on the Trust finances and an update from the Operations Director were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

STRATEGIC REPORT

Achievements and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income.

In addition to the office space, the building has two fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in Partnership, the Methodist Church for their Sunday services and a Muslim Prayer Group. This also doubles as a conference room for meetings and group bookings of up to 75 people. There is a smaller room which is let out to various local organisations, community groups and businesses on a regular or casual basis. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. These spaces have been widely used during the year and provide a key meeting facility in the town.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in North Northumberland to develop community renewable energy projects and initiatives. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. Three grants were awarded during the year to the value of £11,706. A sum of £152K remains in the fund for distribution. We have received a number of enquiries regarding future applications and these have looked at and approved in principal awaiting formal applications.

Here for You
This is one of the primary services through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. The telephone delivery model implemented in previous years is still proving successful has continued but some customers, who find this easier or require extra support receive face to face engagement on a one-to-one basis. The service is made possible in part by generous funding from Bernicia Housing and their community fund. In addition there is internal funding from Berwick Food Bank to support their clients who frequently benefit from the Here for You service providing "wrap around" and ongoing support.

Food Bank
The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of cash, online via Localgiving and BACS donations, as well as food, either donated directly or via collection points. During 2023 there were 619 parcels distributed and a further 42 Christmas hampers requested by partner organisations in December. This is a marked increase in use of the service as significant price increases continue to impact on families. This trend is anticipated to continue into 2024. The service continues to take a holistic approach to the challenges that residents face,and continues to refer clients who they consider require advice on budgeting/benefits etc.to the Here For You service. This referral allows in depth discussions to take place with staff who are experienced in this field and enables the best way forward for the client to be identified. Accessing the food bank continues to be by an "open door" approach and avoids any restrictive referral processes.

Childcare Provision
The Trust continues to act as a staffing agency for childcare provision to the Family Hub, formerly Sure Start Centre, in Berwick. This is part of a long term agreement with Northumberland County Council and ensures that a key service is provided with circa 95 children on the roll at the end of 2023.

Young Carers Project
The Trust has a Young Carers Group for the benefit of young people who have caring responsibilities. It enables attendees to have time for themselves in a safe and structured environment and provides critical support for both the children and their families. The group runs on two Saturdays a month. The group was funded through residual balances and further external funding was received during the year to enable the group to continue to operate.

Northern Food Partnership
The Trust continues to be involved in the Northern Food Partnership, linking food provisions, food banks and delivering sustainable food options in the Northumberland area. £23,000 funding from Northumberland Communities Together was received in 2020 to develop these initiatives, and this continues to fund ongoing activities under this umbrella.

General Community Support and Engagement
The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. This is achieved through applying the depth of knowledge and understanding of the Trustees and staff in supporting the town's development. As part of this engagement the future of the Serendipity Artisan shop in the town centre was secured with new premises. The Trust has worked with Beach Access North East to provide beach access wheelchairs for visitors and residents in Spittal.

Old Brewery Tweedmouth
The Trust continues to own this building and it was placed on the market for sale during the year. Whilst there was some interest, no sale has been made and the future of the building remains an ongoing challenge.

Tourism Project
A new team member joined the Trust at the end of 2023 to replace the previous Officer who left in August. Their role is to promote Berwick upon Tweed, work with businesses, festivals and community groups and keep a visible online presence via the Visit Berwick website and social media. The cost of the service has been partly met through financial support from the Town Council and other grant making bodies grants with the balance being funded by the Trust as part of its commitment to the promotion of the town.

The Lookout
A new tenant took over The Lookout this year and continues to run it as a small café. This is producing useful income for the Trust but importantly it gives the Trust access to a building in a strategically important area of the town.

Marygate/Hide Hill Property
In November 2023 the Trust purchased property on the corner of Marygate and Hide Hill comprising the freehold of 3 apartments, currently leasehold, and 3 retail units. This enabled the Trust to secure premises for Serendipity (mentioned above) and to secure additional income to support the Trust's work.

Management of Risks
The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building, The Old Brewery, The Lookout and the Marygate/Hide Hill properties, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the previous ongoing turbine income.

FINANCIAL REVIEW

Results for the Year
The overall income of the Trust during the period was £423,501 (2022 £375,384) with expenditure of £427,234 (2022 £389,672) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances
The balances on the individual funds are set out in Note 17 to the accounts.

Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £318,762 (2022 £329,261) of which £289,384 (2022 £286,178) is represented by Tangible Assets and £29,378 (2022 £43,083) is represented by the unspent money in the specified projects. £1,126,846 (2022 £1,120,080) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2024
Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank and the Young Carers Project.
- Operation of the Child Care contract with Northumberland County Council.
- Community engagement on a range of projects set up to benefit the town.
- The continued operation of the William Elder Building for the benefit of the Community.
- The development and future use of The Old Brewery and The Lookout.
- Continue to provide beach wheelchair access at Spittal for residents and visitors.
- A continuing review of the current plans/policies/procedures of the Trust.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 74 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 9 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2023 BCT employed 15 members of staff headed by an Operations Director who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Operations Director reports to the Board, and the Chair meets regularly with the Operations Director to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102 (second edition - October 2019).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's accountants are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the accountants are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

Disclosure of information to the Independent Reviewer
We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's independent accountants are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant information and to establish that the company's independent accountants are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors. 10th April 2024 Signed on its behalf by:

.....
D R Harper - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the **ERROR - relevant professional body must be completed**, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: 10th April 2024

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/23 Total funds £	31/12/22 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	67,038	33,002	10,475	110,515	119,648
Charitable activities	5					
Charitable activities		13,188	-	189,031	202,219	180,468
Other trading activities	3	70,639	100	-	70,739	69,345
Investment income	4	40,028	-	-	40,028	5,923
Total		190,893	33,102	199,506	423,501	375,384
EXPENDITURE ON						
Raising funds	6	6,886	-	-	6,886	-
Charitable activities	7					
Charitable activities		174,322	36,020	210,006	420,348	389,672
Total		181,208	36,020	210,006	427,234	389,672
NET INCOME/(EXPENDITURE)		9,685	(2,918)	(10,500)	(3,733)	(14,288)
RECONCILIATION OF FUNDS						
Total funds brought forward		929,189	190,891	329,261	1,449,341	1,463,629
TOTAL FUNDS CARRIED FORWARD		938,874	187,973	318,761	1,445,608	1,449,341

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED (REGISTERED NUMBER: 05290088)

BALANCE SHEET
31 DECEMBER 2023

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/23 Total funds £	31/12/22 Total funds £
FIXED ASSETS						
Tangible assets	12	157,175	-	289,384	446,559	537,663
Investment property	14	338,022	-	-	338,022	-
		495,197	-	289,384	784,581	537,663
CURRENT ASSETS						
Debtors	15	31,904	2,026	-	33,930	13,907
Cash at bank and in hand		444,616	185,947	36,304	666,867	924,778
		476,520	187,973	36,304	700,797	938,685
CREDITORS						
Amounts falling due within one year	16	(32,844)	-	(6,926)	(39,770)	(27,007)
NET CURRENT ASSETS		443,676	187,973	29,378	661,027	911,678
TOTAL ASSETS LESS CURRENT LIABILITIES		938,873	187,973	318,762	1,445,608	1,449,341
NET ASSETS		938,873	187,973	318,762	1,445,608	1,449,341
FUNDS	17					
Unrestricted funds					1,126,846	1,120,080
Restricted funds					318,762	329,261
TOTAL FUNDS					1,445,608	1,449,341

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10th April 2024 and were signed on its behalf by:

.....

D R Harper - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Plant and machinery	-	Straight line over 4 years
Computer equipment	-	Straight line over 4 years

Investment property
Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS AND LEGACIES

	31/12/23	31/12/22
	£	£
Donations	53,379	37,843
Grants	57,076	81,429
Commission on sales as donations	60	376
	110,515	119,648

Grants received, included in the above, are as follows:

	31/12/23	31/12/22
	£	£
NCC Community Chest	-	1,200
Tesco Groundwork Token Scheme	-	500
Community Fund	-	18,663
Madeline Kinlen Fund	-	8,333
The Lough Fund	-	8,333
Neighbourly Fund	-	500
BerwickTown Council	-	6,875
Northumberland County Council	34,525	-
GrantScape	19,551	-
Community Foundation	1,000	-
Newcastle Building Society	2,000	-
Other grants	-	37,025
	57,076	81,429

3. OTHER TRADING ACTIVITIES

	31/12/23	31/12/22
	£	£
Rents and services	44,981	49,152
Casual room hire	25,758	20,193
	70,739	69,345

4. INVESTMENT INCOME

	31/12/23	31/12/22
	£	£
Rents received	13,688	-
Deposit account interest	26,340	5,923
	40,028	5,923

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/12/23 £	31/12/22 £
Childcare services	Charitable activities	202,219	180,468

6. RAISING FUNDS

Investment management costs

	31/12/23 £	31/12/22 £
Property repairs	4,714	-
Property insurance	1,484	-
Costs of letting	688	-
	6,886	-

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	416,794	3,554	420,348

8. SUPPORT COSTS

	Governance costs £
Charitable activities	3,554

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/23 £	31/12/22 £
Depreciation - owned assets	5,517	4,898

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

continued...

11. STAFF COSTS

	31/12/23	31/12/22
	£	£
Wages and salaries	277,122	276,007
Social security costs	14,411	10,943
Other pension costs	8,000	8,025
	299,533	294,975

The average monthly number of employees during the year was as follows:

	31/12/23	31/12/22
Employed in charitable activities	15	17

No employees received emoluments in excess of £60,000.

12. TANGIBLE FIXED ASSETS

	Freehold property	Plant and machinery	Computer equipment	Totals
	£	£	£	£
COST				
At 1 January 2023	807,061	15,671	36,264	858,996
Additions	-	5,398	-	5,398
Reclassification	(90,985)	-	-	(90,985)
At 31 December 2023	716,076	21,069	36,264	773,409
DEPRECIATION				
At 1 January 2023	281,126	10,939	29,268	321,333
Charge for year	-	3,023	2,494	5,517
At 31 December 2023	281,126	13,962	31,762	326,850
NET BOOK VALUE				
At 31 December 2023	434,950	7,107	4,502	446,559
At 31 December 2022	525,935	4,732	6,996	537,663

13. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

continued...

14. INVESTMENT PROPERTY

	£
FAIR VALUE	
Additions	247,037
Reclassification	90,985
At 31 December 2023	338,022
NET BOOK VALUE	
At 31 December 2023	338,022
At 31 December 2022	-

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Trade debtors	18,629	2,500
Prepayments and accrued income	15,301	11,407
	33,930	13,907

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Trade creditors	1,212	2,307
Social security and other taxes	8,821	13,241
Accruals and deferred income	29,737	11,459
	39,770	27,007

continued...

17. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	929,189	9,684	938,873
Food bank - Designated	16,054	9,788	25,842
Core Legacy - Designated	164,837	(12,706)	152,131
Repairs fund - designated	10,000	-	10,000
	1,120,080	6,766	1,126,846
Restricted funds			
Young Carer's scheme	6,672	(5,210)	1,462
Three Fields Resident Ass	296	(296)	-
Safe Steps	3,626	-	3,626
NCC Communities Together	13,726	-	13,726
William Elder	285,000	-	285,000
Tourism Project	4,047	(4,047)	-
Beach Wheelchairs	13,393	(1,244)	12,149
Defibrillator - Restricted	2,501	(392)	2,109
Bridge 400	-	690	690
	329,261	(10,499)	318,762
TOTAL FUNDS	1,449,341	(3,733)	1,445,608

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,893	(181,209)	9,684
Food bank - Designated	33,102	(23,314)	9,788
Core Legacy - Designated	-	(12,706)	(12,706)
	223,995	(217,229)	6,766
Restricted funds			
Restricted - Childcare	189,031	(189,031)	-
Young Carer's scheme	-	(5,210)	(5,210)
Three Fields Resident Ass	-	(296)	(296)
Tourism Project	9,375	(13,422)	(4,047)
Beach Wheelchairs	-	(1,244)	(1,244)
Defibrillator - Restricted	-	(392)	(392)
Bridge 400	1,100	(410)	690
	199,506	(210,005)	(10,499)
TOTAL FUNDS	423,501	(427,234)	(3,733)

continued...

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	930,221	(1,032)	929,189
Food bank - Designated	5,211	10,843	16,054
Core Legacy - Designated	185,587	(20,750)	164,837
Repairs fund - designated	10,000	-	10,000
	1,131,019	(10,939)	1,120,080
Restricted funds			
Young Carer's scheme	6,549	123	6,672
Three Fields Resident Ass	296	-	296
Safe Steps	3,860	(234)	3,626
NCC Communities Together	19,461	(5,735)	13,726
William Elder	285,000	-	285,000
Tourism Project	7,051	(3,004)	4,047
Beach Wheelchairs	10,393	3,000	13,393
Defibrillator - Restricted	-	2,501	2,501
	332,610	(3,349)	329,261
TOTAL FUNDS	1,463,629	(14,288)	1,449,341

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,655	(155,687)	(1,032)
Food bank - Designated	30,356	(19,513)	10,843
Core Legacy - Designated	-	(20,750)	(20,750)
	185,011	(195,950)	(10,939)
Restricted funds			
Restricted - Childcare	166,851	(166,851)	-
Young Carer's scheme	4,502	(4,379)	123
Safe Steps	-	(234)	(234)
NCC Communities Together	-	(5,735)	(5,735)
Tourism Project	13,106	(16,110)	(3,004)
Beach Wheelchairs	3,000	-	3,000
Defibrillator - Restricted	2,914	(413)	2,501
	190,373	(193,722)	(3,349)
TOTAL FUNDS	375,384	(389,672)	(14,288)

continued...

18. OTHER FINANCIAL COMMITMENTS

Held withing general funds are balances on donations and grant which were received and ringfenced for specific expenses, these expenses had not been incurred by the year end. These include £212 to cover room hire by local groups, £1,875 from the Town Council to promote tourism in the area and £900 from Simpsons Malt which has been used for general expenses in early 2024.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted funds £	Restricted funds £	31/12/23 Total funds £	31/12/22 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	52,279	1,100	53,379	37,843
Grants	47,701	9,375	57,076	81,429
Commission on sales as donations	60	-	60	376
	100,040	10,475	110,515	119,648
Other trading activities				
Rents and services	44,981	-	44,981	49,152
Casual room hire	25,758	-	25,758	20,193
	70,739	-	70,739	69,345
Investment income				
Rents received	13,688	-	13,688	-
Deposit account interest	26,340	-	26,340	5,923
	40,028	-	40,028	5,923
Charitable activities				
Childcare services	13,188	189,031	202,219	180,468
Total incoming resources	223,995	199,506	423,501	375,384
EXPENDITURE				
Investment management costs				
Property repairs	4,714	-	4,714	-
Property insurance	1,484	-	1,484	-
Costs of letting	688	-	688	-
	6,886	-	6,886	-
Charitable activities				
Wages	101,852	175,270	277,122	276,007
Social security	2,489	11,922	14,411	10,943
Pensions	2,767	5,233	8,000	8,025
Rent, rates and water	17,459	-	17,459	15,593
Insurance	4,640	-	4,640	4,040
Light and heat	4,830	-	4,830	5,348
Telephone	2,705	66	2,771	2,876
Postage and stationery	741	-	741	673
Sundries	3,610	2,129	5,739	4,991
Carried forward	141,093	194,620	335,713	328,496

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted funds £	Restricted funds £	31/12/23 Total funds £	31/12/22 Total funds £
Charitable activities				
Brought forward	141,093	194,620	335,713	328,496
Equipment repairs and renewals	506	411	917	728
Computer and IT costs	721	420	1,141	3,045
Staff Training	562	-	562	2,277
Travel costs	121	-	121	493
Promotional activities	170	-	170	1,278
Food bank purchases	3,013	-	3,013	1,181
Professional fees	3,687	13,548	17,235	8,144
Bank charges	934	-	934	623
Property repairs	27,260	-	27,260	6,024
Property insurance	7,017	-	7,017	4,716
Donations made	17,194	-	17,194	25,669
Plant and machinery	2,017	1,006	3,023	2,170
Computer equipment	2,494	-	2,494	2,728
	206,789	210,005	416,794	387,572
Support costs				
Governance costs				
Accountancy and legal fees	3,554	-	3,554	2,100
Total resources expended	217,229	210,005	427,234	389,672
Net (expenditure)/income	6,766	(10,499)	(3,733)	(14,288)

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales - Charity number 1109088

Accounts

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Page
Reference and Administrative Details	1
Chairman's Report	2
Report of the Trustees	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10 to 11
Notes to the Financial Statements	12 to 18
Detailed Statement of Financial Activities	19 to 20

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2022

TRUSTEES	D R Harper - Chair A R Bowlas (resigned 12/9/2022) J Fisher Ms C J M Harper Ms S A Holborn D R Purvis K B Siseman M Crawford D P Inglis (resigned 10/1/2023) Ms C M Handley (appointed 11/4/2022) Ms J G Montgomery (appointed 11/4/2022)
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
INDEPENDENT EXAMINER	J.H. Greenwood & Company Chartered Accountants Ava Lodge Castle Terrace Berwick Upon Tweed Northumberland TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

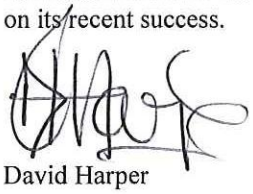
At the outset I would like to express my thanks on behalf of the Trust to Alan Bowlas who resigned last year. Alan was one of the founding members of the organisation and the significance of his contribution over the years cannot be overstated. Trustees and officers alike send Alan their best wishes for the future.

I would like to welcome onto the Board Joan Montgomery and Catherine Handley, both of whom had been observers over the past twelve months. The Trust also has two new officers, Sarah Ponton and Freya Herriott, welcome.

Thankfully, the impact of COVID has lessened over the past year and although usage of the William Elder Building is now returning to its pre COVID levels, there have been a number of lingering negative impacts which along with the current economic pressures on some households has resulted in an increased demand on the services offered by the Trust. It is reassuring to think that the Trust can help in such circumstances, whether it be in terms of the Food Bank, or the wider range of social assistance on offer.

Last year saw the Trust acquire "The Lookout". This café situated within the northern parapet of the Old Bridge has been acquired for the community and possible ways in which the premises can be improved and expanded are currently being considered. The Trust is also actively looking for further projects which could promote and assist in regenerating the Town.

Finally, I would like to express on behalf of the Board, my sincere thanks to Becci Murray and her team for their excellent work over the past twelve months and I have every confidence that this year will see the Trust continue to build on its recent success.



David Harper

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102 (second edition - October 2019)) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

OBJECTIVES & ACTIVITIES

The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses, and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works, or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held monthly during the year and reports on the Trust finances and an update from the Operations Director were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

STRATEGIC REPORT

Achievements and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income.

In addition to the office space, the building has two fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in Partnership, the Methodist Church for their Sunday services and a Muslim Prayer Group. This also doubles as a conference room for meetings and group bookings of up to 75 people. There is a smaller room which is let out to various local organisations, community groups and businesses on a regular or casual basis. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. These spaces have been widely used during the year and provide a key meeting facility in the town.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in North Northumberland to develop community renewable energy projects and initiatives. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. Two grants were awarded during the year to the value of £20.000. A sum of £165k remains in the fund for distribution. Proactive work has been carried out during the year to contact those who may be eligible for help through the fund.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Here for You
This is one of the primary services through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. The telephone delivery model used through Covid has continued and is now supplemented with face to face engagement with customers on a one-to-one basis for those who find this easier or require extra support. The service is made possible in part by generous funding from Bernicia Housing and the Community Foundation for Northumberland and Tyne and Wear including their Northern Angel and Lough Funds. In addition there is internal funding from Berwick Food Bank to support their clients who frequently benefit from the Here for You service providing "wrap around" and ongoing support.

Food Bank
The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of both cash, online via Localgiving and BACS donations, as well as food, either donated directly or via collection points. During 2022 there were 548 parcels distributed. There was a marked increase in use of the service towards the end of the year as inflationary effects began to impact on families. This trend is anticipated to continue into 2023. The service seeks to take an holistic approach to the challenges that residents face and, in the first instance, would refer clients who they consider require advice on budgeting/benefits etc.to the Here For You service. This referral allows in depth discussions to take place with staff who are experienced in this field and enables the best way forward for the client to be identified. Accessing the food bank continues to be by an "open door" approach and avoids any restrictive referral processes.

Childcare Provision
The Trust continues to act as a staffing agency for childcare provision to the Family Hub, formerly Sure Start Centre, in Berwick. This is part of a long term agreement with Northumberland County Council and ensures that a key service is provided to some 83 families.

Young Carers Project
The Trust has a Young Carers Group for the benefit of young people who have caring responsibilities. It enables attendees to have time for themselves in a safe and structure environment and provides critical support for both the children and their families. The group runs on two Saturdays a month. The group was funded through residual balances and further external funding was received during the year to enable the group to continue to operate.

Northern Food Partnership
The Trust continues to be involved in the Northern Food Partnership, linking food provisions, food banks and delivering sustainable food options in the Northumberland area. £23,000 funding from Northumberland Communities Together was received in 2020 to develop these initiatives, and this continues to fund ongoing activities under this umbrella.

General Community Support and Engagement
The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. This is achieved through applying the depth of knowledge and understanding of the Trustees and staff in supporting the town's development. As part of this engagement the future of the Serendipity Artisan shop in the town centre is being discussed.

Old Brewery Tweedmouth
The Trust continues to own this building and it was placed on the market for sale during the year. Whilst there was some interest, no sale has been made and the future of the building remains an ongoing challenge.

Tourism Project
A Destination Marketing and Development Officer was put in post in May 2022. Their role is to promote Berwick upon Tweed, work with businesses, festivals and community groups and keep a visible online presence via the Visit Berwick website and social media. The cost of the service has been partly met through financial support from the Town Council and other grant making bodies grants with the balance being funded by the Trust from prior years balances.

The Lookout
In March 2022 the Trust purchased The Lookout at Berwick Quayside. This project came with a tenant in place who runs a small café. This is producing useful income for the Trust but importantly it gives the Trust access to a building in a strategically important area of the town.

Management of Risks
The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building, The Old Brewery and The Lookout, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the previous ongoing turbine income.

FINANCIAL REVIEW

Results for the Year
The overall income of the Trust during the period was £375,384 (2021 £362,186) with expenditure of £389,672 (2021 £454,081) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances
The balances on the individual funds are set out in Note 15 to the accounts.

Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £329,261 (2021 £332,610) of which £286,178 (2021 £285,000) is represented by Tangible Assets and £43,083 (2021 £47,610) is represented by the unspent money in the specified projects. £1,120,080 (2021 £1,131,019) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2023
Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank and the Young Carers Project.
- Operation of the Child Care contract with Northumberland County Council.
- Community engagement on a range of projects set up to benefit the town.
- The continued operation of the William Elder Building for the benefit of the Community.
- The development and future use of The Old Brewery and The Lookout.
- Develop beach wheelchair access at Spittal for residents and visitors.
- Install viewing telescope at Spittal for additional income and for the benefit of visitors and residents.
- A continuing review of the current plans/policies/procedures of the Trust.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 62 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 9 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2022 BCT employed 17 members of staff headed by an Operations Director who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Operations Director reports to the Board, and the Chair meets regularly with the Operations Director to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102 (second edition - October 2019).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's accountants are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the accountants are aware of that information.

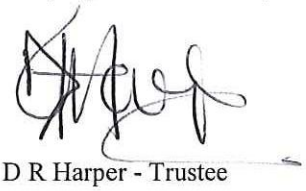
The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to the Independent Reviewer

We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's independent accountants are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant information and to establish that the company's independent accountants are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors. 11 April 2023 Signed on its behalf by:



D R Harper - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M McLeman
ICAEW
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

11 April 2023

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	66,171	30,356	23,121	119,648	113,702
Charitable activities	5					
Charitable activities		13,616	-	166,852	180,468	176,131
Other trading activities	3	68,945	-	400	69,345	70,376
Investment income	4	5,923	-	-	5,923	1,977
Total		154,655	30,356	190,373	375,384	362,186
EXPENDITURE ON						
Charitable activities	6					
Charitable activities		155,687	40,263	193,722	389,672	454,081
NET INCOME/(EXPENDITURE)		(1,032)	(9,907)	(3,349)	(14,288)	(91,895)
RECONCILIATION OF FUNDS						
Total funds brought forward		930,221	200,798	332,610	1,463,629	1,555,524
TOTAL FUNDS CARRIED FORWARD		929,189	190,891	329,261	1,449,341	1,463,629

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED (REGISTERED NUMBER: 05290088)

BALANCE SHEET
31 DECEMBER 2022

	Notes	Unrestricted funds £	Designated £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
FIXED ASSETS						
Tangible assets	11	251,485	-	286,178	537,663	441,960
CURRENT ASSETS						
Debtors	13	9,013	4,894	-	13,907	36,017
Cash at bank and in hand		692,967	185,997	45,814	924,778	1,031,610
		701,980	190,891	45,814	938,685	1,067,627
CREDITORS						
Amounts falling due within one year	14	(24,276)	-	(2,731)	(27,007)	(45,958)
NET CURRENT ASSETS		677,704	190,891	43,083	911,678	1,021,669
TOTAL ASSETS LESS CURRENT LIABILITIES		929,189	190,891	329,261	1,449,341	1,463,629
NET ASSETS		929,189	190,891	329,261	1,449,341	1,463,629
FUNDS	15					
Unrestricted funds					1,120,080	1,131,019
Restricted funds					329,261	332,610
TOTAL FUNDS					1,449,341	1,463,629

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

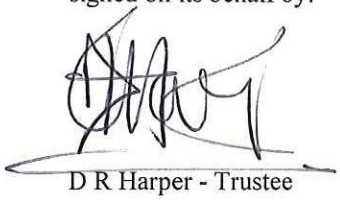
The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2022

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 11 April 2023 and were signed on its behalf by:



D R Harper - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Plant and machinery	-	Straight line over 4 years
Computer equipment	-	Straight line over 4 years

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS AND LEGACIES

	31/12/22	31/12/21
	£	£
Donations	37,843	27,489
Grants	81,429	58,073
Commission on sales as donations	376	240
Covid-19 assistance grants	-	27,900
	119,648	113,702

Grants received, included in the above, are as follows:

	31/12/22	31/12/21
	£	£
NCC Community Chest	1,200	-
Tesco Groundwork Token Scheme	500	-
Community Fund	18,663	-
Madeline Kinlen Fund	8,333	-
The Lough Fund	8,333	-
Neighbourly Fund	500	-
BerwickTown Council	6,875	-
Other grants	37,025	58,073
	81,429	58,073

3. OTHER TRADING ACTIVITIES

	31/12/22	31/12/21
	£	£
Rents and services	49,152	57,970
Casual room hire	20,193	12,406
	69,345	70,376

4. INVESTMENT INCOME

	31/12/22	31/12/21
	£	£
Deposit account interest	5,923	1,977

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/12/22	31/12/21
		£	£
Childcare services	Charitable activities	180,468	176,131

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	387,572	2,100	389,672

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	2,100

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/22	31/12/21
	£	£
Depreciation - owned assets	4,898	3,589

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

10. STAFF COSTS

	31/12/22	31/12/21
	£	£
Wages and salaries	276,007	274,357
Social security costs	10,943	27,569
Other pension costs	8,025	18,820
	294,975	320,746

The average monthly number of employees during the year was as follows:

	31/12/22	31/12/21
Employed in charitable activities	17	19

No employees received emoluments in excess of £60,000.

continued...

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 January 2022	716,076	14,100	28,219	758,395
Additions	90,985	1,571	8,045	100,601
At 31 December 2022	807,061	15,671	36,264	858,996
DEPRECIATION				
At 1 January 2022	281,126	8,769	26,540	316,435
Charge for year	-	2,170	2,728	4,898
At 31 December 2022	281,126	10,939	29,268	321,333
NET BOOK VALUE				
At 31 December 2022	525,935	4,732	6,996	537,663
At 31 December 2021	434,950	5,331	1,679	441,960

12. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade debtors	2,500	6,340
Amounts owed by group undertakings	-	19,473
Prepayments and accrued income	11,407	10,204
	13,907	36,017

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade creditors	2,307	920
Social security and other taxes	13,241	3,026
Accruals and deferred income	11,459	42,012
	27,007	45,958

continued...

15. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	930,221	(1,032)	929,189
Food bank - Designated	5,211	10,843	16,054
Core Legacy - Designated	185,587	(20,750)	164,837
Repairs fund - designated	10,000	-	10,000
	1,131,019	(10,939)	1,120,080
Restricted funds			
Young Carer's scheme	6,549	123	6,672
Three Fields Resident Ass	296	-	296
Safe Steps	3,860	(234)	3,626
NCC Communities Together	19,461	(5,735)	13,726
William Elder	285,000	-	285,000
Tourism Project	7,051	(3,004)	4,047
Beach Wheelchairs	10,393	3,000	13,393
Defibrillator - Restricted	-	2,501	2,501
	332,610	(3,349)	329,261
TOTAL FUNDS	1,463,629	(14,288)	1,449,341

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,655	(155,687)	(1,032)
Food bank - Designated	30,356	(19,513)	10,843
Core Legacy - Designated	-	(20,750)	(20,750)
	185,011	(195,950)	(10,939)
Restricted funds			
Restricted - Childcare	166,851	(166,851)	-
Young Carer's scheme	4,502	(4,379)	123
Safe Steps	-	(234)	(234)
NCC Communities Together	-	(5,735)	(5,735)
Tourism Project	13,106	(16,110)	(3,004)
Beach Wheelchairs	3,000	-	3,000
Defibrillator - Restricted	2,914	(413)	2,501
	190,373	(193,722)	(3,349)
TOTAL FUNDS	375,384	(389,672)	(14,288)

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	992,369	(62,148)	-	930,221
Food bank - Designated	4,930	281	-	5,211
Core Legacy - Designated	199,487	(13,900)	-	185,587
Repairs fund - designated	10,000	-	-	10,000
	1,206,786	(75,767)	-	1,131,019
Restricted funds				
Young Carer's scheme	12,146	(5,597)	-	6,549
Three Fields Resident Ass	296	-	-	296
Coastal Communities	10,281	-	(10,281)	-
Safe Steps	4,591	(731)	-	3,860
Welcome Visistor	13,424	(10,424)	(3,000)	-
NCC Communities Together	23,000	(3,539)	-	19,461
William Elder	285,000	-	-	285,000
Tourism Project	-	(6,230)	13,281	7,051
Beach Wheelchairs	-	10,393	-	10,393
	348,738	(16,128)	-	332,610
TOTAL FUNDS	1,555,524	(91,895)	-	1,463,629

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	140,844	(202,992)	(62,148)
Food bank - Designated	16,264	(15,983)	281
Core Legacy - Designated	-	(13,900)	(13,900)
	157,108	(232,875)	(75,767)
Restricted funds			
Restricted - Childcare	164,417	(164,417)	-
Young Carer's scheme	-	(5,597)	(5,597)
Safe Steps	-	(731)	(731)
Welcome Visistor	22,250	(32,674)	(10,424)
NCC Communities Together	-	(3,539)	(3,539)
Tourism Project	8,018	(14,248)	(6,230)
Beach Wheelchairs	10,393	-	10,393
	205,078	(221,206)	(16,128)
TOTAL FUNDS	362,186	(454,081)	(91,895)

continued...

16. OTHER FINANCIAL COMMITMENTS

The Trust has set aside the sum of £4,500 which it expects to pay out over the early part of 2023 for repair works at The Lookout, these costs were intended to be incurred in late 2022 but were deferred until a change in tenant.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted funds £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	33,127	4,716	37,843	27,489
Grants	63,024	18,405	81,429	58,073
Commission on sales as donations	376	-	376	240
Covid-19 assistance grants	-	-	-	27,900
	96,527	23,121	119,648	113,702
Other trading activities				
Rents and services	48,752	400	49,152	57,970
Casual room hire	20,193	-	20,193	12,406
	68,945	400	69,345	70,376
Investment income				
Deposit account interest	5,923	-	5,923	1,977
Charitable activities				
Childcare services	13,616	166,852	180,468	176,131
Total incoming resources	185,011	190,373	375,384	362,186
EXPENDITURE				
Charitable activities				
Wages	105,651	170,356	276,007	274,357
Social security	1,690	9,253	10,943	27,569
Pensions	2,747	5,278	8,025	18,820
Rent, rates and water	15,593	-	15,593	15,947
Insurance	4,040	-	4,040	5,610
Light and heat	5,348	-	5,348	5,682
Telephone	2,876	-	2,876	1,538
Postage and stationery	673	-	673	7,048
Sundries	4,402	589	4,991	2,672
Equipment repairs and renewals	432	296	728	2,112
Computer and IT costs	2,327	718	3,045	6,660
Staff Training	2,253	24	2,277	700
Travel costs	168	325	493	1,025
Promotional activities	1,059	219	1,278	660
Management costs	-	-	-	15,091
Food bank purchases	1,181	-	1,181	-
Professional fees	7,608	536	8,144	31,142
Bank charges	623	-	623	497
Carried forward	158,671	187,594	346,265	417,130

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted funds £	Restricted funds £	31/12/22 Total funds £	31/12/21 Total funds £
Charitable activities				
Brought forward	158,671	187,594	346,265	417,130
Property repairs	5,958	66	6,024	2,706
Property insurance	4,716	-	4,716	719
Donations made	20,000	5,669	25,669	28,937
Plant and machinery	1,777	393	2,170	1,777
Computer equipment	2,728	-	2,728	1,812
	193,850	193,722	387,572	453,081
Support costs				
Governance costs				
Accountancy and legal fees	2,100	-	2,100	1,000
Total resources expended	195,950	193,722	389,672	454,081
Net (expenditure)/income	(10,939)	(3,349)	(14,288)	(91,895)

This page does not form part of the statutory financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales - Charity number 1109088

Accounts

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Page
Reference and Administrative Details	1
Chairman's Report	2
Report of the Trustees	3 to 7
Statement of Financial Activities	8
Balance Sheet	9 to 10
Notes to the Financial Statements	11 to 17
Detailed Statement of Financial Activities	18 to 19

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2021

TRUSTEES	D R Harper - Chair A R Bowlas Ms M B Burns (resigned 25/2/2021) J Fisher Ms S J Hallsworth (resigned 19/2/2021) Ms C J M Harper Ms S A Holborn D R Purvis K B Siseman M Crawford (appointed 21/9/2021) D Inglis (appointed 21/9/2021)
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
SOLICITORS	Adam Douglas and Sons 49 - 51 Bridge Street Berwick-Upon-Tweed TD15 1ES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M McLeman
ICAEW
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

6 April 2022

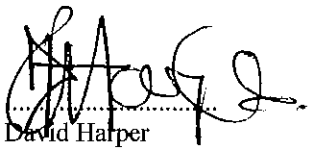
BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

At the outset I would like to express my thanks on behalf of the Trust to Monica Burns and Susan Holdsworth, both of whom resigned last year and I would like to welcome Dan Inglis and Michael Crawford who were appointed Trustees in September. It is also encouraging to see several observers attending meetings with a view, hopefully, to becoming Trustees in the future.

Without doubt, during the past twelve months COVID has continued to have a significant effect on the organisation's operations, both in terms of how it has been able to operate and the demands placed upon it.
The continued need for social distancing has resulted in staff having to work partly from home and the need to exclude all non-essential members of staff (principally volunteers) from the William Elder Building. The consequence of the latter has been that staff have had to manage the Food Bank, sometimes to the exclusion of other activities. As in previous years, I have been greatly impressed by the level of support for the Food Bank from the Local Community. Thank you.

During 2021, the Trust has been actively engaged in a variety of social and development activities and I have high hopes that some major projects will come to fruition this coming year. The commitment and dedication of the staff, under the excellent stewardship of Becci Murray, continues to exceed expectation and I am proud to be involved with an organisation which continues to deliver so much for the local community.



David Harper

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102 (second edition - October 2019)) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

OBJECTIVES & ACTIVITIES

The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses, and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works, or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held monthly during the year and reports on the Trust finances and an update from the Operations Director were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

STRATEGIC REPORT

Achievements and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income.

In addition to the office space, the building has a number of fully accessible meeting rooms. Traditionally the larger room is used by Slimming World, Reed in partnership and the Methodist Church for their Sunday services. This also doubles as a conference room for meetings and group bookings of up to 75 people. There are two smaller rooms which are let out to various local organisations, community groups and businesses on a regular or casual basis. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. There was a major impact on the occupation of the building by the various casual users as a continuing consequence of the Covid pandemic. There is confidence however that once this is over the building will return to the high level of occupancy which prevailed pre Covid.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in North Northumberland to develop community renewable energy projects and initiatives. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. Two applications were made during the year to the value of £12,700. A sum of £185k remains in the fund for distribution. Proactive work has been carried out during the last quarter of the year to contact those who may be eligible for help through the fund.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

Here for You
This is the primary service through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. During the pandemic delivery models were changed to accommodate social distancing and lockdown regulations. Due to the success of this delivery model it has been decided to continue this delivery model but also re engage with customers on a one to one basis for those who require the extra support and budgeting sessions. The service is made possible in part by generous funding from Bernicia Housing and the Community Foundation for Northumberland and Tyne and Wear including their Northern Angel and Lough Funds.

Food Bank
The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of both cash, online and BACS donations, as well as food, either donated directly to us or via collection points. During 2021 demand was lower than levels seen in 2020, with a total of 603 parcels distributed compared to 957 in 2020. The service seeks to take an holistic approach to the challenges that residents face and makes onward referrals to specialists such as the CAB, Job Centre, Social Services, housing agencies and addiction services. Benefit checks and budgeting sessions are also part of the work that the food bank undertakes together with collaborating with partners to provide additional support where needed. Accessing the food bank continues to be by an "open door" approach to avoid restrictive referral processes.

Childcare Provision
The Trust continues to act as the staffing agency for childcare provision to the Sure Start centre in Berwick, the Coquet Centre no longer has staff supplied by the Trust. During the course of the year staff contracts have been updated and standardised in terms of pay rates with the County Council staff. An extension of three years was negotiated to the previous contract to provide the staff cover.

Young Carers Project
The Trust has a Young Carers Group for the benefit of young people who have caring responsibilities. It enables attendees to have time for themselves in a safe and structure environment and provides critical support for both the children and their families. Pre-pandemic the group ran on alternate Saturdays, and sessions resumed in November 2021 providing two sessions a month. The group is now funded through residual balances and will be seeking external funding for continuation in 2022.

Northern Food Partnership
The Trust continues to be involved in the Northern Food Partnership, linking food provisions, food banks and delivering sustainable food options in the Northumberland area. £20,000 funding from Northumberland Communities Together has been received to develop these initiatives.

General Community Support and Engagement
The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. This is achieved through applying the depth of knowledge and understanding of the Trustees and staff to supporting the town's development. During this year, the Trust has undertaken more visible engagement, working with the community, fundraised for beach wheelchairs to be located in Spittal, completed the Castlegate Garden project and been awarded ownership of several prominent planters on the Quayside and planted these with spring flowers.

Old Brewery Tweedmouth
The Trust continues to own this building and is looking for a way to both return it to use and to provide some financial return to the Trust. A number of opportunities have not been developed any further and development of the premises still remains a key objective in 2022.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

Welcome Visitor Project
The Welcome Visitor Project funding ended at the end of March 2021. The Trust employed a member of the project staff to fill the role of a permanent Tourism Officer dedicated to Berwick upon Tweed. This role supports local tourism businesses, seeks to extend the visitor offer and promote the town in a proactive and expansive manner. So far this is proving very successful and as the pandemic restrictions ease is gathering momentum. The Trust also took control of the Visit Berwick website and social media accounts and received funding from Berwick Town Council and the Community Foundation.

Management of Risks
The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building and The Old Brewery, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the ongoing turbine income.

FINANCIAL REVIEW

Results for the Year
The overall income of the Trust during the period was £362,186 (2020 £610,444) with expenditure of £454,081 (2020 £626,521) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances
The balances on the individual funds are set out in Note 15 to the accounts.

Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £332,610 (2020 £348,738) of which £285,000 (2020 £285,000) is represented by Tangible Assets and £47,610 (2020 £63,738) is represented by the unspent money in the specified projects. £1,131,019 (2020 £1,206,786) is held as unrestricted and designated funds carried forward for use by the Trust.

Plans for 2022
Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the Town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank and the Young Carers Project.
- Operation of the Child Care contract with Northumberland County Council.
- Community engagement on a range of projects set up to benefit the town.
- The continued operation of the William Elder Building for the benefit of the Community
- The development and future use of The Old Brewery.
- Develop beach wheelchair access at Spittal for residents and visitors
- Install view telescope at Spittal for additional income and for the benefit of visitors
- A grass roots review of the current plans/policies/procedures of the Trust.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 62 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 9 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2021 BCT employed 16 members of staff headed by an Operations Director who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Operations Director reports to the Board, and the Chair meets regularly with the Operations Director to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Trustees' Annual Report (including the Strategic Report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP (FRS 102 (second edition - October 2019).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's accountants are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the accountants are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

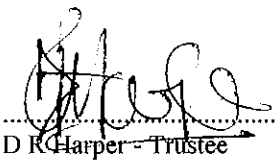
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Disclosure of information to the Independent Reviewer

We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the company's independent accountants are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant information and to establish that the company's independent accountants are aware of that information.

In approving the Trustees' Annual Report, we also approve the Strategic Report included therein, in our capacity as company directors. ..... Signed on its behalf by:



.....

D R Harper - Trustee

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted fund £	Designated £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	56,777	16,264	40,661	113,702	304,625
Charitable activities	5					
Charitable activities		11,714	-	164,417	176,131	235,440
Other trading activities	3	70,376	-	-	70,376	68,358
Investment income	4	1,977	-	-	1,977	2,021
Total		140,844	16,264	205,078	362,186	610,444
EXPENDITURE ON						
Charitable activities	6					
Charitable activities		202,992	29,883	221,206	454,081	626,521
NET INCOME/(EXPENDITURE)		(62,148)	(13,619)	(16,128)	(91,895)	(16,077)
RECONCILIATION OF FUNDS						
Total funds brought forward		992,369	214,417	348,738	1,555,524	1,571,601
TOTAL FUNDS CARRIED FORWARD		930,221	200,798	332,610	1,463,629	1,555,524

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED (REGISTERED NUMBER: 05290088)

BALANCE SHEET
31 DECEMBER 2021

	Notes	Unrestricted fund £	Designated £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
FIXED ASSETS						
Tangible assets	11	156,960	-	285,000	441,960	436,513
CURRENT ASSETS						
Debtors	13	32,377	3,640	-	36,017	51,009
Cash at bank and in hand		779,762	197,158	54,690	1,031,610	1,116,382
		812,139	200,798	54,690	1,067,627	1,167,391
CREDITORS						
Amounts falling due within one year	14	(38,878)	-	(7,080)	(45,958)	(48,380)
NET CURRENT ASSETS		773,261	200,798	47,610	1,021,669	1,119,011
TOTAL ASSETS LESS CURRENT LIABILITIES		930,221	200,798	332,610	1,463,629	1,555,524
NET ASSETS		930,221	200,798	332,610	1,463,629	1,555,524
FUNDS	15					
Unrestricted funds					1,131,019	1,206,786
Restricted funds					332,610	348,738
TOTAL FUNDS					1,463,629	1,555,524

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

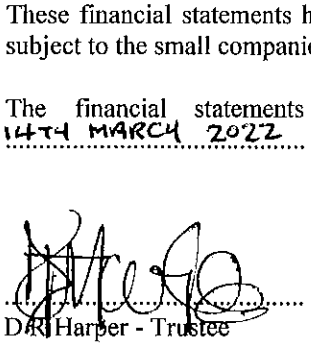
The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 DECEMBER 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 14TH MARCH 2022 and were signed on its behalf by:



D R Harper - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Plant and machinery	-	Straight line over 4 years
Computer equipment	-	Straight line over 4 years

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS AND LEGACIES

	31/12/21	31/12/20
	£	£
Donations	27,489	38,010
Grants	58,073	185,798
Commission on sales as donations	240	240
Covid-19 assistance grants	27,900	80,577
	113,702	304,625

Grants received, included in the above, are as follows:

	31/12/21	31/12/20
	£	£
Other grants	58,073	185,798

3. OTHER TRADING ACTIVITIES

	31/12/21	31/12/20
	£	£
Rents and services	57,970	59,541
Casual room hire	12,406	8,817
	70,376	68,358

4. INVESTMENT INCOME

	31/12/21	31/12/20
	£	£
Deposit account interest	1,977	2,021

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/12/21	31/12/20
		£	£
Childcare services	Charitable activities	176,131	235,440

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	453,081	1,000	454,081

continued...

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	1,000

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/12/21	31/12/20
	£	£
Depreciation - owned assets	3,589	2,500

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

10. STAFF COSTS

	31/12/21	31/12/20
	£	£
Wages and salaries	274,357	372,516
Social security costs	27,569	35,639
Other pension costs	18,820	27,293
	320,746	435,448

The average monthly number of employees during the year was as follows:

	31/12/21	31/12/20
Employed in charitable activities	19	23

No employees received emoluments in excess of £60,000.

continued...

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 January 2021	716,076	6,992	26,291	749,359
Additions	-	7,108	1,928	9,036
At 31 December 2021	716,076	14,100	28,219	758,395
DEPRECIATION				
At 1 January 2021	281,126	6,992	24,728	312,846
Charge for year	-	1,777	1,812	3,589
At 31 December 2021	281,126	8,769	26,540	316,435
NET BOOK VALUE				
At 31 December 2021	434,950	5,331	1,679	441,960
At 31 December 2020	434,950	-	1,563	436,513

12. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	31/12/20 £
Trade debtors	6,340	34,277
Amounts owed by group undertakings	19,473	8,000
Prepayments and accrued income	10,204	8,732
	36,017	51,009

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	31/12/20 £
Trade creditors	920	12,603
Social security and other taxes	3,026	4,388
Accruals and deferred income	42,012	31,389
	45,958	48,380

continued...

15. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	992,369	(62,148)	-	930,221
Food bank - Designated	4,930	281	-	5,211
Core Legacy - Designated	199,487	(13,900)	-	185,587
Repairs fund - designated	10,000	-	-	10,000
	1,206,786	(75,767)	-	1,131,019
Restricted funds				
Young Carer's scheme	12,146	(5,597)	-	6,549
Three Fields Resident Ass	296	-	-	296
Coastal Communities	10,281	-	(10,281)	-
Safe Steps	4,591	(731)	-	3,860
Welcome Visistor	13,424	(10,424)	(3,000)	-
NCC Communities Together	23,000	(3,539)	-	19,461
William Elder	285,000	-	-	285,000
Tourism Project	-	(6,230)	13,281	7,051
Beach Wheelchairs	-	10,393	-	10,393
	348,738	(16,128)	-	332,610
TOTAL FUNDS	1,555,524	(91,895)	-	1,463,629

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	140,844	(202,992)	(62,148)
Food bank - Designated	16,264	(15,983)	281
Core Legacy - Designated	-	(13,900)	(13,900)
	157,108	(232,875)	(75,767)
Restricted funds			
Restricted - Childcare	164,417	(164,417)	-
Young Carer's scheme	-	(5,597)	(5,597)
Safe Steps	-	(731)	(731)
Welcome Visistor	22,250	(32,674)	(10,424)
NCC Communities Together	-	(3,539)	(3,539)
Tourism Project	8,018	(14,248)	(6,230)
Beach Wheelchairs	10,393	-	10,393
	205,078	(221,206)	(16,128)
TOTAL FUNDS	362,186	(454,081)	(91,895)

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	1,022,984	(30,615)	992,369
Food bank - Designated	1,111	3,819	4,930
Core Legacy - Designated	205,837	(6,350)	199,487
Repairs fund - designated	10,000	-	10,000
	1,239,932	(33,146)	1,206,786
Restricted funds			
Young Carer's scheme	15,433	(3,287)	12,146
Three Fields Resident Ass	296	-	296
Coastal Communities	10,281	-	10,281
Safe Steps	4,591	-	4,591
Welcome Visistor	8,806	4,618	13,424
Quayside Project	7,262	(7,262)	-
NCC Communities Together	-	23,000	23,000
William Elder	285,000	-	285,000
	331,669	17,069	348,738
TOTAL FUNDS	1,571,601	(16,077)	1,555,524

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	194,224	(224,839)	(30,615)
Food bank - Designated	23,120	(19,301)	3,819
Core Legacy - Designated	-	(6,350)	(6,350)
	217,344	(250,490)	(33,146)
Restricted funds			
Restricted - Childcare	266,184	(266,184)	-
Young Carer's scheme	1,666	(4,953)	(3,287)
Welcome Visistor	102,250	(97,632)	4,618
Quayside Project	-	(7,262)	(7,262)
NCC Communities Together	23,000	-	23,000
	393,100	(376,031)	17,069
TOTAL FUNDS	610,444	(626,521)	(16,077)

continued...

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted funds £	Restricted funds £	31/12/21 Total funds £	31/12/20 Total funds £
Charitable activities				
Brought forward	212,739	207,097	419,836	601,648
Property insurance	719	-	719	2,105
Donations made	14,828	14,109	28,937	15,281
Feed-in-tariff payments	-	-	-	4,057
Plant and machinery	1,777	-	1,777	-
Computer equipment	1,812	-	1,812	2,500
	231,875	221,206	453,081	625,591
Support costs				
Governance costs				
Accountancy and legal fees	1,000	-	1,000	930
Total resources expended	232,875	221,206	454,081	626,521
Net (expenditure)/income	(75,767)	(16,128)	(91,895)	(16,077)

This page does not form part of the statutory financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

England & Wales - Charity number 1109088

Accounts

REGISTERED COMPANY NUMBER: 05290088 (England and Wales)
REGISTERED CHARITY NUMBER: 1109088

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

FOR

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Page
Reference and Administrative Details	1
Chairman's Report	2
Report of the Trustees	3 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Cash Flow Statement	11
Notes to the Cash Flow Statement	12
Notes to the Financial Statements	13 to 19
Detailed Statement of Financial Activities	20 to 21

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2020

TRUSTEES	D R Harper - Chair A R Bowlas Ms M B Burns (appointed 1.9.20) Mrs J Casson (resigned 30.11.20) J Fisher Ms S J Hallsworth (resigned 19.2.21) Ms C J M Harper Ms S A Holborn I T Pope (resigned 30.11.20) D R Purvis (appointed 1.3.20) K B Siseman
REGISTERED OFFICE	The William Elder Building 56-58 Castlegate Berwick Upon Tweed Northumberland TD15 1JT
REGISTERED COMPANY NUMBER	05290088 (England and Wales)
REGISTERED CHARITY NUMBER	1109088
INDEPENDENT EXAMINER	J.H. Greenwood & Company Chartered Accountants Ava Lodge Castle Terrace Berwick Upon Tweed Northumberland TD15 1NP

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

As the recently appointed Chair of the Board of Trustees, I would firstly like to acknowledge and thank Jan Casson (previous Chair) and Ian Pope (Trustee and Previous Chair), both of whom resigned last year, for their hard work, commitment and diligence in the service of the Trust.

I would also like to express my thanks to Julien Lake, the Trust's CEO, who left the organisation following a comprehensive review of its structure and direction in order to pursue other business interests.

Without doubt, 2020 has been a challenging year for the Trust. Covid has had a significant effect on the organisation's operations, both in terms of how it has been able to operate and the demands placed upon it.

In terms of the Trust's working arrangements, the need for social distancing has resulted in staff having to work partly from home and the need to exclude all non-essential members of staff (principally volunteers) from the William Elder Building; the consequence of the latter being that staff have had to manage the Food Bank, sometimes to the exclusion of other activities.

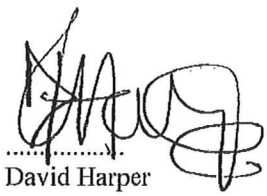
In terms of the demands placed upon it, the Food Bank has experienced a dramatic increase in usage and particularly the number of supported children over the previous year. That said, I have been greatly impressed by the level of support given to the Food Bank by the Local Community, both financial and in terms of food donations. Thank you.

The Trust has conducted over a thousand telephone appointments assisting people with benefits claims etc, supported over twenty homeless people in a variety of ways and taken an active role re Covid in the Community. This has involved taking the Lead role for Covid information dissemination to key organisations, distributing activity packs for older isolated people and delivering "Thank You" presents to local key workers involved with Covid care and related frontline activities.

The Trust has been actively engaged in the Welcome Visitor Project for the Town and this has involved an exciting Branding and Signing project to promote Berwick to a national market. It has established an Ambassador Scheme which has provided online promotional training to over three hundred local businesses and individuals. Importantly as well, the Trust has developed and managed the Visit Berwick Website which is aimed at increasing the opportunities for and uptake of tourism in the Town.

There are, a number of, exciting major projects under way in Berwick, such as the new Swan Centre, refurbishment of the Maltings and possible re-use of the Barracks. The Trust is seeking to take a key role in projects which compliment these, such as reinvigoration of Marygate, which is currently experiencing a prolonged and disheartening period of decline.

So, despite the challenges presented over the past twelve months, I am proud to be involved with an organisation and with a compliment of hard working and dedicated staff who have delivered so much under very taxing circumstances. Well done to you all.



David Harper

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their report and the independently reviewed financial statements of the charity for the year ended 31 December 2020. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) (FRS 102 (second edition - October 2019)) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

Trustees of the charity
The directors of the charitable company are its Trustees for the purposes of charity law. The Trustees who have served during the year and since the year end were as follows:

David Harper (Chair)
Alan Bowlas
Monica Burns
Jan Casson - Resigned November 2020
John Fisher
Susan Hallsworth - Resigned February 2021
Colette Harper
Sally Holborn
Ian Pope - Resigned November 2020
David Purvis
Keith Siseman

OBJECTIVES AND ACTIVITIES
The Trust exists to make Berwick a better place to live, work and visit. Activities are intended to generate public benefit for residents, businesses and visitors to the Berwick area.

The Trust works to provide services directly for residents, to develop social enterprises and to provide active support and advice in Berwick upon Tweed. All profits generated through the Trust's economic activities are reinvested back into the Community; reinvestment that enables further development of projects and services.

As an organisation that is run by the community, for the benefit of the community, the Trust seeks to encourage stakeholder involvement. The Directors/Trustees all have a passion for the town and surrounding area and everyone who lives, works or plays a part in the community is welcome to become a member of BCT. Membership entitles people to vote on issues relating to BCT at the AGM, including electing Directors/Trustees.

In order to maintain and enhance its effectiveness, the Trust has a wide range of documented policies and procedures which are subject to regular review. Board meetings were held every two months during the year and reports on the Trust finances and an update from the Chief Executive Officer were standard items on the agenda. In addition, one-off reports are produced to update members on specific relevant matters.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

STRATEGIC REPORT

Achievement and performance

In order to achieve its aims, the Trust has adopted a strategy of working in partnership with other local and regional organisations to initiate social enterprises and grant funded projects. Activities are selected on their likely contribution to the building of wealth, employment, cultural or life opportunities for residents of Berwick upon Tweed and its surrounding communities. Activities undertaken this year in pursuit of these objects are identified below.

The William Elder Building

Office spaces within the building are let to a range of organisations including not-for-profit and community groups, providing BCT with a vital and sustainable source of income. Overall office occupancy levels have been high during the course of the year.

In addition to the office space, the building has a number of fully accessible meeting rooms. Traditionally the larger room is used by RVS one-day per week, Slimming World and the Methodist Church on Sundays in addition to doubling as a conference room for meetings of up to 75 people. The smaller meeting rooms are used to accommodate one-off bookings for smaller numbers of people. The Trust operates a tiered pricing policy that charges local and charitable bodies less than others. The Trust however have been unable to use the majority of the accommodation for many months during the year as a result of the Covid pandemic. This cessation of use has been necessary as a result of the various statutory limits on use but also the Trust have taken conscious decisions to restrict use to play their part in fighting the pandemic.

Core Legacy Fund

The Trust operates this grant giving fund to support eligible entities in the North East of England to develop community scale renewable energy projects. The fund seeks to advance the deployment of renewable generation technologies, reduce carbon emissions and build sustainable communities. Income for the fund came from the Wind Turbine project and is a finite sum of money. The fund was largely suspended during the year because of the Covid outbreak and there were only 2 applicants awarded £5,600.

Here for You

This is the primary service through which the Trust directly supports residents in need. It is free to users and provides a wide range of advice and practical support around employment, benefits, budgeting and housing applications. The service is also an accredited training provider. During the pandemic delivery models were changed to accommodate social distancing and lockdown regulations. A telephone and online service was introduced enabling local needs to be met through the provision of in excess of one thousand appointments. The service is made possible in part by generous funding from Bernicia Housing and the Community Foundation for Northumberland and Tyne and Wear including their Northern Angel and Lough Funds.

Food Bank

The Trust runs the local food bank with the support of residents and community partners including churches, schools and amenity groups. Donations take the form of both cash and food. During the pandemic support for the food bank increased dramatically and volunteer activity shifted, as the building was locked down to all but staff, focussing on collecting donations and the introduction of a delivery service. Demand hugely increased and 55% more parcels were given out during the year compared with 2019. The service also supported other hot food provision and became the lead in the Northern Food Partnership, linking food provisions and delivering sustainable food options. The service seeks to take an holistic approach to the challenges that residents face and makes onward referrals to specialists such as the CAB, Job Centre, Social Services, housing agencies and addiction services. Benefit checks and budgeting sessions are also part of the work that the food bank undertakes together with collaborating with partners to provide additional support where needed. Accessing the food bank continues to be by an "open door" approach to avoid restrictive referral processes.

Childcare Provision

The Trust continues to act as the staffing agency for childcare provision to Sure Start Centres in North Northumberland. During the course of the year Northumberland County Council reviewed the level of staffing cover they required from the Trust and unfortunately it was necessary to make four members of staff redundant. Discussions are ongoing with the County Council to standardise the terms and conditions of the Trust staff and to re-negotiate an extension to the existing contract to provide the staff cover.

Young Carers Project
The Trust has a Young Carers Club on alternate Saturdays for the benefit of young people who have caring responsibilities. The club enables attendees to have time for themselves in a safe and structured environment and provides critical support for both the children and their families. The project is funded from external sources but the support previously given by Northumberland County Council ceased in March 2020. As a result of the pandemic the service has not been used since March but, once restrictions are eased, it will recommence.

General Community Support and Engagement
The Trust continues to be a key player in providing help, support and advice to a number of external organisations and bodies in the Town and the surrounding area. Much of this support is largely unseen but it is absolutely crucial in the town's continued development. It is achieved by the depth of knowledge and understanding of the Trustees and staff of the Trust and the help that jointly they can provide to the community.

Old Brewery Tweedmouth
The Trust continues to own this building and is looking for a way to both return it to use and to provide some financial return to the Trust. There continues to be a number of interested parties but the uncertainty caused by the pandemic has meant that it has been extremely difficult to make any significant progress with these parties. Development of the premises however remains a key objective in 2021.

Welcome Visitor Project
A two year £314k project commenced in November 2018 funded through the Coastal Communities Fund with the aim of making Berwick a "must go there" visitor destination, increase visitor footfall, increase the tourism offer within the town, encourage extended visitor stay and extend the current visitor season to ensure that Berwick gains the maximum economic return from tourism and visitor markets. The project has very successfully achieved many of the targets originally set and has provided a significant positive impact for both local people and visitors. Sadly however, the Covid pandemic has meant that many of the events planned for 2020 were either unable to go ahead or had to be re-formatted. Thankfully the funders have understood the problems experienced and agreed that the project can continue until 31st March 2021. The project has also highlighted the need to ensure that tourism remains key to the development of the Town and that the momentum developed by the project is not lost. The Trust are considering how best to do this.

Financial review
Results for the year
The overall income of the Trust during the period was £610,444 (2019 £651,775) with expenditure of £626,521 (2019 £756,042) The principal funding sources are shown in the appropriate notes to the accounts.

Fund Balances
The balances on the individual funds are set out in Note 4 to the accounts.
Funds received from awarding bodies with specific restrictions, or donations with donor requests, are spent against the projects for which they were given. These reserves do not generally build up as they are given for specific activities and purposes during the period. Restricted reserves stand at £348,738 (2019 £331,669) of which £285,000 (2019 £285,000) is represented by Tangible Assets and £63,738 (2019 £46,669) is represented by the unspent money in the specified projects. £1,206,786 (2019 £1,239,932) is held as unrestricted and designated funds carried forward for use by the Trust.

Management of Risks
The Trust takes their responsibility to identify and mitigate risk as a key priority. Business plans plus a variety of policies have been developed to reflect this responsibility and are regularly reviewed. The principal risks the Trust face are those arising out of its ownership and operation of The William Elder Building and The Old Brewery, its role as an employer, its continuing need to develop and deliver on the various projects it undertakes and the identification of a suitable capital venture to produce income to replace the loss of the ongoing turbine income.

STRATEGIC REPORT

Future plans

Over the next 12 months the Trust expects to commit significant resources to:

- Develop a landmark project (or projects) funded through cash reserves to ensure the long term financial stability of the Trust.
- Participate in, and promotion of, appropriate regeneration programmes for the Town.
- Provide employment support and advice as opportunity and finance allows.
- Operation and support of the Food Bank and the Young Carers Project.
- Operation of the Child Care contract with Northumberland County Council.
- Community engagement on a range of projects set up to benefit the town.
- Delivery of the Project replacing the Welcome Visitor Project.
- The continued operation of the William Elder Building for the benefit of the Community.
- The development and future use of The Old Brewery.
- A grass roots review of the current plans/policies/procedures of the Trust.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Berwick Community Trust (BCT) is a Company Limited by Guarantee established by Memorandum and Articles of Association dated 8th September 2004 and registered in England as a charity on the 18th April 2005.

BCT Membership is open to all who live or work in the Berwick upon Tweed area with 55 individuals or organisations currently registered. Directors/Trustees are elected from the membership at the AGM and serve on a Board that oversees the Trust's work and manages its affairs. The Directors/Trustees elect from themselves a Chair, Vice-Chair and Honorary Treasurer. Currently BCT has 8 Directors/Trustees. The Directors/Trustees come from a range of business and voluntary backgrounds and offer a broad diversity of skills and experience.

At 31st December 2020 BCT employed 22 members of staff headed by a Chief Executive Officer who is responsible for day to day decision making, management of the staff team and ensuring that the agreed work programmes are followed. The Chief Executive Officer reports to the Board, and the Chair meets regularly with the Chief Executive Officer to enhance communication between the staff and the Board.

The contribution of volunteers is essential to the operation of the Trust and this is especially true of the significant amount of work the Directors/Trustees have done through the course of the year. Volunteers are also active in various aspects of the Trust's work and particularly the food bank.

The Directors/Trustees would like to acknowledge the support and assistance given to the Trust by paid staff, contractors and volunteers.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Berwick-Upon-Tweed Community Development Trust Limited for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 11th March 2021 and signed on the board's behalf by:

D R Harper - Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

Independent examiner's report to the trustees of Berwick-Upon-Tweed Community Development Trust Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

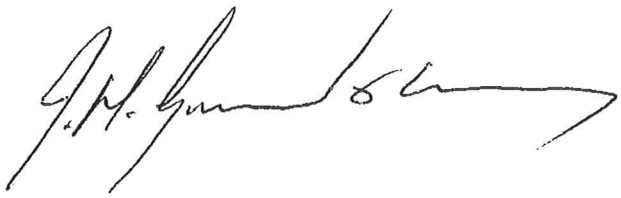
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



M McLeman
ACA
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: 11th March 2021

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted fund £	Designated £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	97,819	23,120	183,686	304,625	305,679
Charitable activities	5					
Charitable activities		49,026	-	186,414	235,440	279,952
Other trading activities	3	45,358	-	23,000	68,358	66,144
Investment income	4	2,021	-	-	2,021	-
Total		194,224	23,120	393,100	610,444	651,775
EXPENDITURE ON						
Charitable activities	6					
Charitable activities		224,839	25,651	376,031	626,521	756,042
NET INCOME/(EXPENDITURE)		(30,615)	(2,531)	17,069	(16,077)	(104,267)
RECONCILIATION OF FUNDS						
Total funds brought forward		1,022,984	216,948	331,669	1,571,601	1,675,868
TOTAL FUNDS CARRIED FORWARD		992,369	214,417	348,738	1,555,524	1,571,601

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

BALANCE SHEET
31 DECEMBER 2020

	Notes	Unrestricted fund £	Designated £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS						
Tangible assets	11	151,513	-	285,000	436,513	439,013
CURRENT ASSETS						
Debtors	13	48,858	2,000	151	51,009	234,683
Cash at bank and in hand		836,907	212,417	67,058	1,116,382	997,286
		885,765	214,417	67,209	1,167,391	1,231,969
CREDITORS						
Amounts falling due within one year	14	(44,909)	-	(3,471)	(48,380)	(99,381)
NET CURRENT ASSETS		840,856	214,417	63,738	1,119,011	1,132,588
TOTAL ASSETS LESS CURRENT LIABILITIES		992,369	214,417	348,738	1,555,524	1,571,601
NET ASSETS		992,369	214,417	348,738	1,555,524	1,571,601
FUNDS	15					
Unrestricted funds					1,206,786	1,239,932
Restricted funds					348,738	331,669
TOTAL FUNDS					1,555,524	1,571,601

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 11th March 2021 and were signed on its behalf by:

.....
D R Harper - Chair

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	117,075	931,711
Net cash provided by operating activities		117,075	931,711
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(939)
Interest received		2,021	-
Net cash provided by/(used in) investing activities		2,021	(939)
Change in cash and cash equivalents in the reporting period		119,096	930,772
Cash and cash equivalents at the beginning of the reporting period		997,286	66,514
Cash and cash equivalents at the end of the reporting period		1,116,382	997,286

The notes form part of these financial statements

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(16,077)	(104,267)
Adjustments for:		
Depreciation charges	2,500	2,499
Interest received	(2,021)	-
Decrease in debtors	183,674	1,020,725
(Decrease)/increase in creditors	(51,001)	12,754
Net cash provided by operations	117,075	931,711

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.20	Cash flow	At 31.12.20
	£	£	£
Net cash			
Cash at bank and in hand	997,286	119,096	1,116,382
	997,286	119,096	1,116,382
Total	997,286	119,096	1,116,382

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

The following specific policies are applied to particular categories of income:

Donations and grants are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Monies raised from activities for generating funds are included when received.

Incoming resources from charitable trading activities are accounted for when earned

Investment income is included when receivable.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under the following headings:

-Expenditure on charitable activities comprises the costs associated with the charity's principal activities; and
-Other expenditure represents those items not falling into the category above.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grant and donations payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive that grants. Where grants are conditional relating to performance the the grant is only accrued when any unfulfilled conditions are outside the control of the charity.

Allocation and apportionment of costs
Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings, they have been allocated to expenditure on charitable activities on a basis consistent with the use of those resources. Premises and other overheads have been allocated on a direct basis.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

continued...

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Freehold property	- not provided
Plant and machinery	- Straight line over 4 years
Computer equipment	- Straight line over 4 years

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated goods and services
Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount that the charity would be willing to pay in the open market for such facilities and services. A Corresponding amount is recognised in expenditure.

No amount is included int he financial statements for volunteer time in line with the SORP (FRS 102).

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the cost to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	38,010	25,772
Grants	185,798	279,667
Commission on sales as donations	240	240
Covid-19 assistance grants	80,577	-
	304,625	305,679

Grants received, included in the above, are as follows:

	2020	2019
	£	£
Other grants	185,798	279,667

continued...

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Rents and services	59,541	39,438
Casual room hire	8,817	26,706
	68,358	66,144

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	2,021	-

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2020	2019
		£	£
Childcare services	Charitable activities	235,440	279,952

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	625,591	930	626,521

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	930

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	2,500	2,499

continued...

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

10. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	372,516	358,772
Social security costs	35,639	38,519
Other pension costs	27,293	23,503
	435,448	420,794

The average monthly number of employees during the year was as follows:

	2020	2019
Employed for charitable activities	23	26

No employees received emoluments in excess of £60,000.

Included within wages costs is an amount of £3,094 relating to redundancy costs (2019 £nil).

11. TANGIBLE FIXED ASSETS

	Freehold property	Plant and machinery	Computer equipment	Totals
	£	£	£	£
COST				
At 1 January 2020 and 31 December 2020	716,076	6,992	26,291	749,359
DEPRECIATION				
At 1 January 2020	281,126	6,992	22,228	310,346
Charge for year	-	-	2,500	2,500
At 31 December 2020	281,126	6,992	24,728	312,846
NET BOOK VALUE				
At 31 December 2020	434,950	-	1,563	436,513
At 31 December 2019	434,950	-	4,063	439,013

continued...

12. FIXED ASSET INVESTMENTS

There were no investment assets outside the UK.

Included within investments is a 100% holding in the ordinary share capital of Berwick CoRE Ltd. It's registered office is The William Elder Building, 56- 58 Castlegate, Berwick-Upon-Tweed, TD15 1JT. At the year end, the aggregate capital and reserves of the company amounted to £nil and profit for the year was £nil.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	34,277	3,758
Amounts owed by group undertakings	8,000	217,000
Prepayments and accrued income	8,732	13,925
	51,009	234,683

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	12,603	67,347
Social security and other taxes	4,388	5,456
Accruals and deferred income	31,389	26,578
	48,380	99,381

15. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	1,022,984	(30,615)	992,369
Food bank - Designated	1,111	3,819	4,930
Core Legacy - Designated	205,837	(6,350)	199,487
Repairs fund - designated	10,000	-	10,000
	1,239,932	(33,146)	1,206,786
Restricted funds			
Young Carer's scheme	15,433	(3,287)	12,146
Three Fields Resident Ass	296	-	296
Coastal Communities	10,281	-	10,281
Safe Steps	4,591	-	4,591
Welcome Visistor	8,806	4,618	13,424
Quayside Project	7,262	(7,262)	-
NCC Communities Together	-	23,000	23,000
William Elder	285,000	-	285,000
	331,669	17,069	348,738
TOTAL FUNDS	1,571,601	(16,077)	1,555,524

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	194,224	(224,839)	(30,615)
Food bank - Designated	23,120	(19,301)	3,819
Core Legacy - Designated	-	(6,350)	(6,350)
	217,344	(250,490)	(33,146)
Restricted funds			
Restricted - Childcare	266,184	(266,184)	-
Young Carer's scheme	1,666	(4,953)	(3,287)
Welcome Visitor	102,250	(97,632)	4,618
Quayside Project	-	(7,262)	(7,262)
NCC Communities Together	23,000	-	23,000
	393,100	(376,031)	17,069
TOTAL FUNDS	610,444	(626,521)	(16,077)

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	1,092,251	(69,267)	1,022,984
Food bank - Designated	1,905	(794)	1,111
Core Legacy - Designated	251,164	(45,327)	205,837
Repairs fund - designated	10,000	-	10,000
	1,355,320	(115,388)	1,239,932
Restricted funds			
Young Carer's scheme	20,380	(4,947)	15,433
Three Fields Resident Ass	296	-	296
Coastal Communities	10,281	-	10,281
Safe Steps	4,591	-	4,591
Welcome Visitor	-	8,806	8,806
Quayside Project	-	7,262	7,262
William Elder	285,000	-	285,000
	320,548	11,121	331,669
TOTAL FUNDS	1,675,868	(104,267)	1,571,601

continued...

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	165,801	(235,068)	(69,267)
Food bank - Designated	10,136	(10,930)	(794)
Core Legacy - Designated	3,000	(48,327)	(45,327)
	178,937	(294,325)	(115,388)
Restricted funds			
Restricted - Childcare	261,500	(261,500)	-
Young Carer's scheme	976	(5,923)	(4,947)
Welcome Visitor	180,362	(171,556)	8,806
Quayside Project	30,000	(22,738)	7,262
	472,838	(461,717)	11,121
TOTAL FUNDS	651,775	(756,042)	(104,267)

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	38,010	25,772
Grants	185,798	279,667
Commission on sales as donations	240	240
Covid-19 assistance grants	80,577	-
	304,625	305,679
Other trading activities		
Rents and services	59,541	39,438
Casual room hire	8,817	26,706
	68,358	66,144
Investment income		
Deposit account interest	2,021	-
Charitable activities		
Childcare services	235,440	279,952
Total incoming resources	610,444	651,775
EXPENDITURE		
Charitable activities		
Wages	372,516	358,772
Social security	35,639	38,519
Pensions	27,293	23,503
Rent, rates and water	18,087	17,253
Insurance	4,472	7,436
Light and heat	5,454	6,077
Telephone	1,790	3,602
Postage and stationery	8,602	2,707
Sundries	8,908	7,551
Equipment repairs and renewals	1,983	4,927
Computer and IT costs	1,225	5,066
Staff Training	1,900	1,830
Travel costs	552	4,965
Promotional activities	15,475	16,702
Management costs	28,344	36,833
Professional fees	53,051	105,325
Bank charges	506	658
Property repairs	15,851	5,323
Property insurance	2,105	2,782
Donations made	15,281	102,782
Carried forward	619,034	752,613

BERWICK-UPON-TWEED COMMUNITY DEVELOPMENT TRUST LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Charitable activities		
Brought forward	619,034	752,613
Feed-in-tariff payments	4,057	-
Computer equipment	2,500	2,499
	625,591	755,112
Support costs		
Governance costs		
Accountancy and legal fees	930	930
Total resources expended	626,521	756,042
Net expenditure	(16,077)	(104,267)

This page does not form part of the statutory financial statements